WHAT IS CLAIMED IS:

1.   An automobile insurance contents setting system that is configured to:

request an insurant to submit his/her driving behavior, based upon an

application for automobile insurance for which the insurant has specified coverage and

indemnity;

evaluate the driving behavior submitted by the insurant; and

calculate a premium of the automobile insurance in accordance with the

evaluated driving behavior of the insurant.

2.   An automobile insurance contents setting system that is configured to

perform the steps of:

entering insurance contents into an insurant database, based upon an

application for automobile insurance for which an insurant has specified coverage and

indemnity;

requesting the insurant to submit his/her driving behavior;

receiving and entering into the insurant database the driving behavior of

the insurant submitted by the insurant;

making an evaluation of the driving behavior of the insurant;

entering the evaluation of the driving behavior of the insurant into the

insurant database;

calculating and entering into the insurant database a premium of the

automobile insurance in accordance with the evaluation of the driving behavior of the

insurant;

submitting the calculated premium to the insurant;

charging the premium in the insurant database to the insurant, based upon the application for automobile insurance; and

entering a conclusion of a contract of the automobile insurance into the insurant database based upon payment of the premium by the insurant.

3.   An automobile insurance contents setting system according to claim 1, wherein the driving behavior of the insurant to be submitted by the insurant includes a driving history of the insurant.

4.   An automobile insurance contents setting system according to claim 1, wherein the driving behavior of the insurant to be submitted by the insurant includes a traffic violation record of the insurant.

5.   An automobile insurance contents setting system according to claim 1, wherein the driving behavior of the insurant to be submitted by the insurant includes a traffic accident record of the insurant.

6.   An automobile insurance contents setting system according to claim 1, wherein the driving behavior of the insurant to be submitted by the insurant includes a total distance driven by the insurant.

7.   An automobile insurance contents setting system that is configured to:

request an insurant to submit his/her driving condition, in response to an application for automobile insurance for which the insurant has specified coverage and indemnity;

evaluate the driving condition submitted by the insurant, based upon the application for automobile insurance; and

calculate a premium of the automobile insurance in accordance with the evaluated driving condition of the insurant.

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8.   An automobile insurance contents setting system that is configured to perform the steps of:

entering insurance contents into an insurant database, based upon an application for automobile insurance for which an insurant has specified coverage and 10   indemnity;

requesting the insurant to submit his/her driving condition;

receiving and entering into the insurant database the driving condition of the insurant submitted by the insurant;

making an evaluation of the driving condition of the insurant;

15   entering the evaluation of the driving condition of the insurant into the insurant database;

calculating and entering into the insurant database a premium of the automobile insurance in accordance with the evaluation of the driving condition of the insurant;

20   submitting the calculated premium to the insurant;

charging the premium in the insurant database to the insurant, based upon the application for automobile insurance; and

entering a conclusion of a contract of the automobile insurance into the insurant database based upon payment of the premium by the insurant.

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9. An automobile insurance contents setting system according to claim 7, wherein the driving condition of the insurant to be submitted by the insurant includes a limited time of day to the night hours during which the insurant drives an automobile.

5   10. An automobile insurance contents setting system according to claim 7, wherein the driving condition of the insurant to be submitted by the insurant includes a level of maintenance conditions of an automobile of the insurant.

11. An automobile insurance contents setting system according to claim 7, 10   wherein the driving condition of the insurant to be submitted by the insurant includes the number of occurrences of engine trouble of an automobile of the insurant.

12. An automobile insurance contents setting system according to claim 7, wherein the driving condition of the insurant to be submitted by the insurant includes 15   the number of repairs of an automobile of the insurant.

13. An automobile insurance contents setting system according to claim 7, wherein the driving condition of the insurant to be submitted by the insurant includes an area in which the insurant principally drives an automobile.

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14. An automobile insurance contents setting system according to claim 7, wherein the driving condition of the insurant to be submitted by the insurant includes a dedicated use of an automobile to commutation to and from work.

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15.   An automobile insurance premium setting system that is configured to:

calculate a basic premium, based upon an application for automobile

insurance for which an insurant has specified coverage and indemnity, the basic

premium being invariably determined in accordance with the indemnity of the

5   automobile insurance;

request the insurant to submit his/her driving behavior;

estimate an additional premium based upon the driving behavior

submitted by the insurant;

provisionally collect a premium payable calculated by adding the basic

10   premium and the additional premium;

determine driving behavior points and safe driving points, the driving

behavior points being counted each time when actual driving behavior of the insurant

deviates from criteria determined based upon the driving behavior submitted by the

insurant, and the safe driving points being counted each time when the actual driving

15   behavior of the insurant deviates from safe driving criteria submitted to the insurant in

advance; and

combine the driving behavior points and the safe driving points into

demerit points to calculate an actual additional premium corresponding to the demerit

points, and balance a difference between the estimated additional premium and the

20   actual additional premium upon expiration of the automobile insurance.

16.   An automobile insurance premium setting system that is configured to

perform the steps of:

entering insurance contents into an insurant database, based upon an

25   application for automobile insurance for which an insurant has specified coverage and

indemnity by selecting among coverages and indemnities stored in an automobile insurance contents database;

calculating and entering into the insurant database a basic insurance premium that is invariably determined in accordance with the indemnity of the automobile insurance;

estimating and entering into the insurant database an additional premium based upon driving behavior submitted by the insurant;

provisionally collecting a premium payable calculated by adding the basic premium and the additional premium, and entering the premium payable into a premium payment database;

determining driving behavior points and safe driving points in accordance with determination criteria stored in a driving behavior/safe driving determination database and entering the driving behavior points and safe driving points into the insurant database, the driving behavior points being counted each time when actual driving behavior of the insurant deviates from criteria determined based upon the driving behavior submitted by the insurant, and the safe driving points being counted each time when the actual driving behavior of the insurant deviates from safe driving criteria submitted to the insurant in advance; and

combining the driving behavior points and the safe driving points into demerit points to calculate an actual additional premium corresponding to the demerit points, and entering the actual additional premium into the insurant database to balance a difference between the estimated additional premium and the actual additional premium upon expiration of the automobile insurance.

17.   An automobile insurance premium setting system that is configured to:

calculate a basic premium, based upon an application for automobile

insurance for which an insurant has specified coverage and indemnity, the basic

premium being invariably determined in accordance with the indemnity of the

5   automobile insurance;

request the insurant to submit his/her driving behavior;

estimate an additional premium based upon the driving behavior

submitted by the insurant;

collect a premium payable calculated by adding the additional premium

10   as a deposit to the basic premium;

determine driving behavior points and safe driving points periodically,

the driving behavior points being counted each time when actual driving behavior of

the insurant deviates from criteria determined based upon the driving behavior

submitted by the insurant, and the safe driving points being counted each time when

15   the actual driving behavior of the insurant deviates from safe driving criteria submitted

to the insurant in advance; and

combine the driving behavior points and the safe driving points into

demerit points to calculate an actual additional premium corresponding to the demerit

points, and subtract the actual additional premium from the estimated additional

20   premium periodically.

18.   An automobile insurance premium setting system that is configured to

perform the steps of:

entering insurance contents into an insurant database, based upon an

25   application for automobile insurance for which an insurant has specified coverage and

indemnity by selecting among coverages and indemnities stored in an automobile insurance contents database;

calculating and entering into the insurant database a basic insurance premium that is invariably determined in accordance with the indemnity of the automobile insurance;

estimating and entering into the insurant database an additional premium based upon the driving behavior submitted by the insurant;

collecting a premium payable calculated by adding the additional premium as a deposit to the basic premium, and entering the premium payable into a premium payment database;

determining driving behavior points and safe driving points periodically in accordance with determination criteria stored in a driving behavior/safe driving determination database and entering the driving behavior points and safe driving points into the insurant database, the driving behavior points being counted each time when actual driving behavior of the insurant deviates from criteria determined based upon the driving behavior submitted by the insurant, and the safe driving points being counted each time when the actual driving behavior of the insurant deviates from safe driving criteria submitted to the insurant in advance; and

combining the driving behavior points and the safe driving points into demerit points periodically to calculate an actual additional premium corresponding to the demerit points, and entering the actual additional premium into the insurant database.

19.   An automobile insurance premium setting system according to claim 15, wherein the driving behavior points concern speeding, abrupt braking, abrupt steering, abrupt acceleration, and zigzagging.

20. An automobile insurance premium setting system according to claim 15, wherein the safe driving points concern traffic accidents, traffic violations, neglecting periodical automobile inspections, and long-sustained driving.

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21. An automobile insurance premium collection system that is configured to:

collect a premium payable estimated by adding a basic premium and an additional premium, the basic premium being determined from coverage and indemnity that have been specified by an insurant, and the additional premium being determined based upon driving behavior submitted by the insurant in advance;

add a first premium incurred if actual driving behavior of the insurant deviates from driving behavior criteria determined based upon the driving behavior specified by the insurant and a second premium incurred if the actual driving behavior of the insurant deviates from safe driving criteria submitted to the insurant in advance; and

add the first and second premiums as an actual additional premium to the basic premium to obtain an actual premium payable, balancing a difference between the estimated premium payable and the actual premium payable, upon expiration of the automobile insurance.

22. An automobile insurance premium setting system that is configured to:

collect a basic premium determined based upon coverage and indemnity of insurance that have been specified by an insurant;

estimate an additional premium based upon driving behavior of the insurant submitted by the insurant;

collect the additional premium as a deposit;

add a first premium incurred if actual driving behavior of the insurant deviates from driving behavior criteria determined based upon the driving behavior specified by the insurant and a second premium incurred if the actual driving behavior of the insurant deviates from safe driving criteria submitted to the insurant in advance; and

periodically collect the first and second premiums from the additional premium collected as a deposit.

23.   An automobile insurance premium setting system that is configured to:

collect a basic premium determined based upon coverage and indemnity of insurance that have been specified by an insurant;

estimate an additional premium based upon driving behavior of the insurant submitted by the insurant in advance;

collect the additional premium as a deposit; and

grant safety driving points if actual driving behavior of the insurant fulfills driving behavior criteria determined based upon the driving behavior submitted by the insurant in advance and if the actual driving behavior of the insurant fulfills safe driving criteria submitted to the insurant in advance.